

Fill in this information to identify the case:

Debtor 1 Alvin Dewey Johnson

Debtor 2 Melissa Carmen Johnson
(Spouse, if filing)

United States Bankruptcy Court for the: Northern District of Alabama
(State)

Case number 15-41054-JJR13

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: US BANK TRUST NATIONAL ASSOCIATION AS TRUSTEE OF CABANA SERIES III TRUST Court claim no. (if known): 7

Last 4 digits of any number you use to identify the debtor's account: 2233

Property address: 818 Gate 5 Rd
Number Street

Alexandria AL 36250
City State ZIP Code

Part 2: Prepetition Default Payments

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Postpetition Mortgage Payment

Check one:

- ☐ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: ____/____/____
MM / DD / YYYY

- ☒ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total postpetition ongoing payments due: 8/1/18 - 10/1/20: 8/1/18 - 7/1/19; 12 @ \$687.84 (a) \$ 17,770.86
8/1/19 - 7/1/20; 12 @ \$633.12
8/1/20 - 10/1/20; 3 @ \$639.78

b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ 1,869.64

c. **Total.** Add lines a and b. (c) \$ 19,640.50

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on: 08 / 01 / 2018
MM / DD / YYYY

Funds in suspense: (\$591.17)

Total due: \$19,049.33

Debtor 1 Alvin Dewey Johnson
First Name Middle Name Last Name

Case number (if known) 15-41054-JJR13

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

X /s/ Mark A. Baker
Signature

Date 9 / 30 / 2020

Print Mark A. Baker
First Name Middle Name Last Name

Title Attorney for Creditor

Company McMichael Taylor Gray, LLC

If different from the notice address listed on the proof of claim to which this response applies:

Address 3550 Engineering Drive, Suite 260
Number Street

Peachtree Corners, GA 30092
City State ZIP Code

Contact phone (404) 474 - 7149

Email mbaker@mtglaw.com

CERTIFICATE OF SERVICE

The undersigned hereby certifies under penalty of perjury that he/she is over eighteen (18) years of age and that the **RESPONSE TO NOTICE OF FINAL CURE PAYMENT** in the above captioned case were this day served upon the below named persons by mailing, postage prepaid, first class mail a copy of such instrument to each person(s), parties, and/or counsel at the addresses shown below:

Via U.S. Mail:

Alvin Dewey Johnson
818 Gate 5 Road
Alexandria, AL 36250

Melissa Carmen Johnson
818 Gate 5 Road
Alexandria, AL 36250

Via CM/ECF electronic service:

Carla M. Handy
Bond, Botes & Handy, P.C.
PO Box 948
Gadsden, AL 35902

Linda Baker Gore
NON-PAYMENTS: P.O. Box 1338
Gadsden, AL 35902

Dated: September 30, 2020

Respectfully submitted,

/s/ Mark A. Baker

Mark A. Baker, ASB 2459-E57M
McMICHAEL TAYLOR GRAY, LLC
3550 Engineering Drive, Suite 260
Peachtree Corners, GA 30092
Telephone: (404) 474-7149
Facsimile: (404) 745-8121
E-mail: mbaker@mtglaw.com